

<b>Information to identify the case:</b>			
Debtor 1:	Catherine R McGinley		Social Security number or ITIN: xxx-xx-0369
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 13 9/24/22
Case number:	22-21882-GLT		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Catherine R McGinley	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	117 Race Street Pittsburgh, PA 15218	
<b>4. Debtor's attorney</b> Name and address	Lawrence W. Willis Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235	Contact phone 412-235-1721 Email: <a href="mailto:ecf@westernpabankruptcy.com">ecf@westernpabankruptcy.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmecf@chapter13trusteedwpa.com">cmecf@chapter13trusteedwpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 11/7/22

**For more information, see page 2**

Case number **22-21882-GLT**

**Location:**  
remotely by the Trustee via Zoom, how to  
participate: goto [www.ch13pitt.com](http://www.ch13pitt.com),  
[meetings@chapter13trusteewdpa.com](mailto:meetings@chapter13trusteewdpa.com)

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Filing deadline: 2/3/23**

**Filing deadline: 3/23/23**

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

Creditors have the duty to promptly review all plans and present any objections in a timely manner. **Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors.** Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:  
Catherine R McGinley  
Debtor

Case No. 22-21882-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 07, 2022

User: auto  
Form ID: 309iPGH

Page 1 of 3  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2022:

Recip ID	Recipient Name and Address
db	+ Catherine R McGinley, 117 Race Street, Pittsburgh, PA 15218-1337
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
aty	+ Mary F. Kennedy, Law Offices of Gregory Javardian, 1310 Industrial Boulevard, Suite 101, Southampton, PA 18966-4030
15517994	++ CCO MORTGAGE CORP, 10561 TELEGRAPH RD, GLEN ALLEN VA 23059-4577 address filed with court., CCO Mortgage Corp., Attn: Bankruptcy, 10561 Telegraph Rd, Glen Allen, VA 23059
15543970	+ Citizen's Bank, PO Box 2800, Glen Allen, VA 23058-2800
15517995	+ Law Office of Gregory Javardian, 1310 Industrial Blvd # 101, Southampton, PA 18966-4030
15543972	+ Post Gazette Federal CU, 2201 Sweeney Drive, Clinton, PA 15026-1818

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecf@westernpabankruptcy.com	Nov 07 2022 23:47:00	Lawrence W. Willis, Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh, PA 15235
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Nov 07 2022 23:47:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Nov 08 2022 04:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 07 2022 23:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 08 2022 04:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 07 2022 23:47:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Nov 07 2022 23:47:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	^ MEBN	Nov 07 2022 23:46:40	Citizens Bank, N.A. s/b/m to Citizens Bank of Penn, 10561 Telegraph Road, 10561 Telegraph Road, Glen Allen, VA 23059-4577
cr	+ Email/Text: jdryer@bernsteinlaw.com	Nov 07 2022 23:47:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430

District/off: 0315-2

User: auto

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Date Rcvd: Nov 07, 2022

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cr	+ EDI: RECOVERYCORP.COM	Nov 08 2022 04:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15524832	^ MEBN	Nov 07 2022 23:46:41	Citizens Bank, N.A. s/b/m to Citizens Bank, of Pennsylvania, 10561 Telegraph Road, Glen Allen, VA 23059-4577
15517996	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 07 2022 23:47:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
15518030	+ EDI: RMSC.COM	Nov 08 2022 04:48:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15528917	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 07 2022 23:47:00	Wilmington Savings Fund Society, at. el, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Wilmington Savings Fund Society, FSB, not in its i
15543969	*P++	CCO MORTGAGE CORP, 10561 TELEGRAPH RD, GLEN ALLEN VA 23059-4577, address filed with court:, CCO Mortgage Corp., Attn: Bankruptcy, 10561 Telegraph Rd, Glen Allen, VA 23059
15543971	*+	Law Office of Gregory Javardian, 1310 Industrial Blvd # 101, Southampton, PA 18966-4030
15543973	*+	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 09, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity but solely as Trustee of Onyx Bay Trust bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Lawrence W. Willis	on behalf of Debtor Catherine R McGinley ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Mary F. Kennedy	on behalf of Creditor Citizens Bank N.A. s/b/m to Citizens Bank of Pennsylvania mary@javardianlaw.com, coleen@javardianlaw.com;chris.cummins@javardianlaw.com;angie.harrigan@javardianlaw.com

District/off: 0315-2

User: auto

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Date Rcvd: Nov 07, 2022

Form ID: 309iPGH

Total Noticed: 20

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 6